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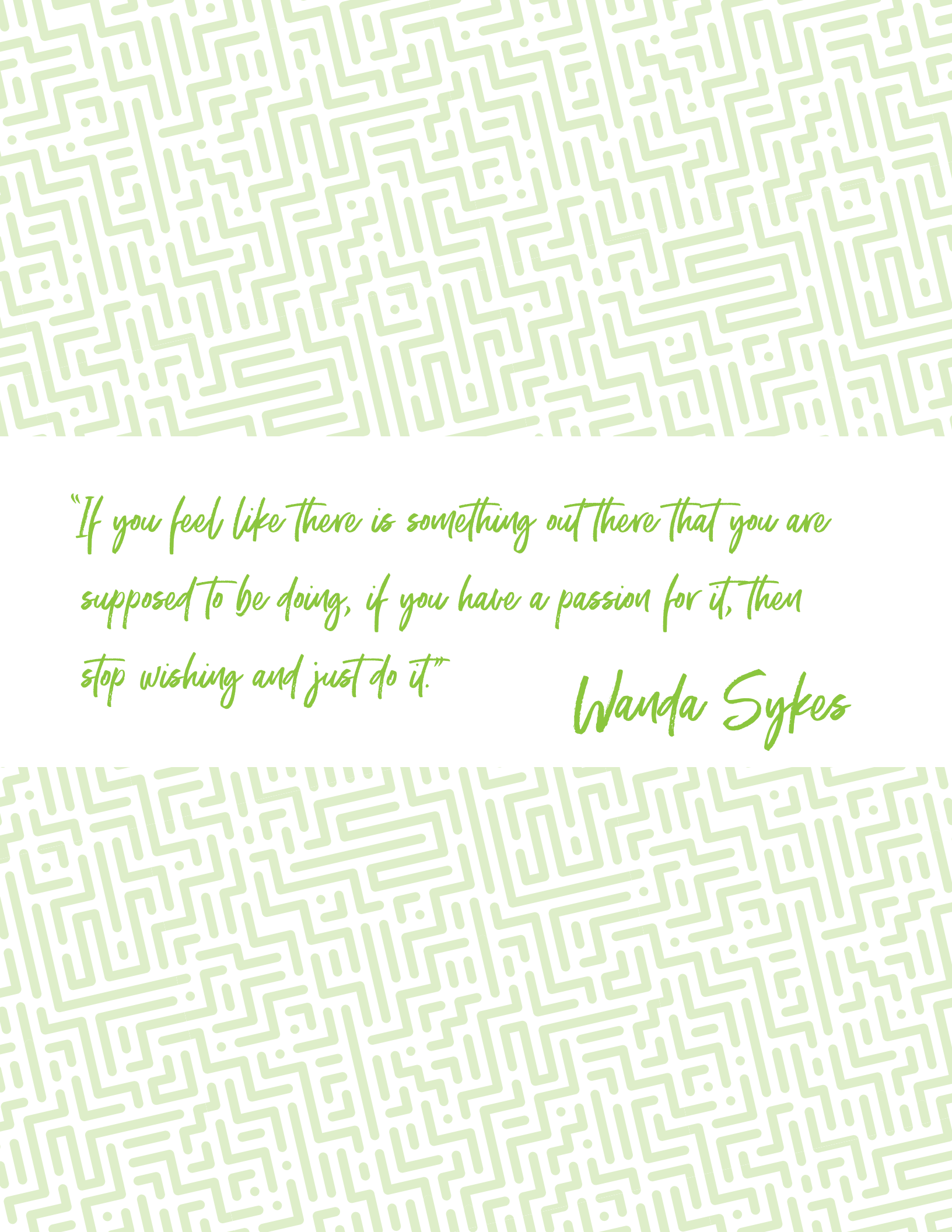
**DREAM IT.
LEARN IT. DO IT.**

What's your it?

**AN EDUCATION GUIDE FOR
YOUTH CURRENTLY AND
FORMERLY IN FOSTER CARE**



ARIZONA FRIENDS OF
FOSTER CHILDREN FOUNDATION



"If you feel like there is something out there that you are supposed to be doing, if you have a passion for it, then stop wishing and just do it."

Wanda Sykes

Hello!

Whether you are currently in foster care, were in foster care, have aged out of foster care, or are someone who works with youth in foster care, this education guide will provide information about the resources that are available to help young adults reach their educational goals.

WHY IS EDUCATION IMPORTANT?

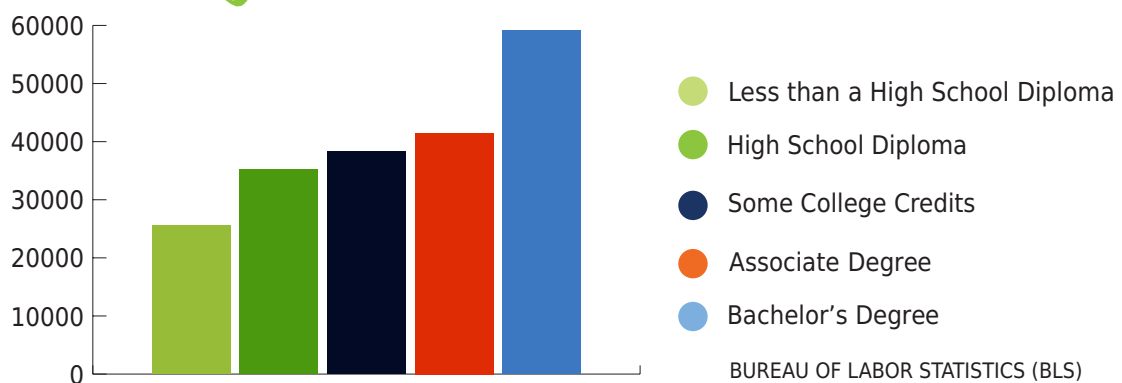
By 2020, economists predict that nearly two-thirds of jobs will require education beyond high school.

Higher levels of educational attainment are associated with increased earnings and lower rates of unemployment.

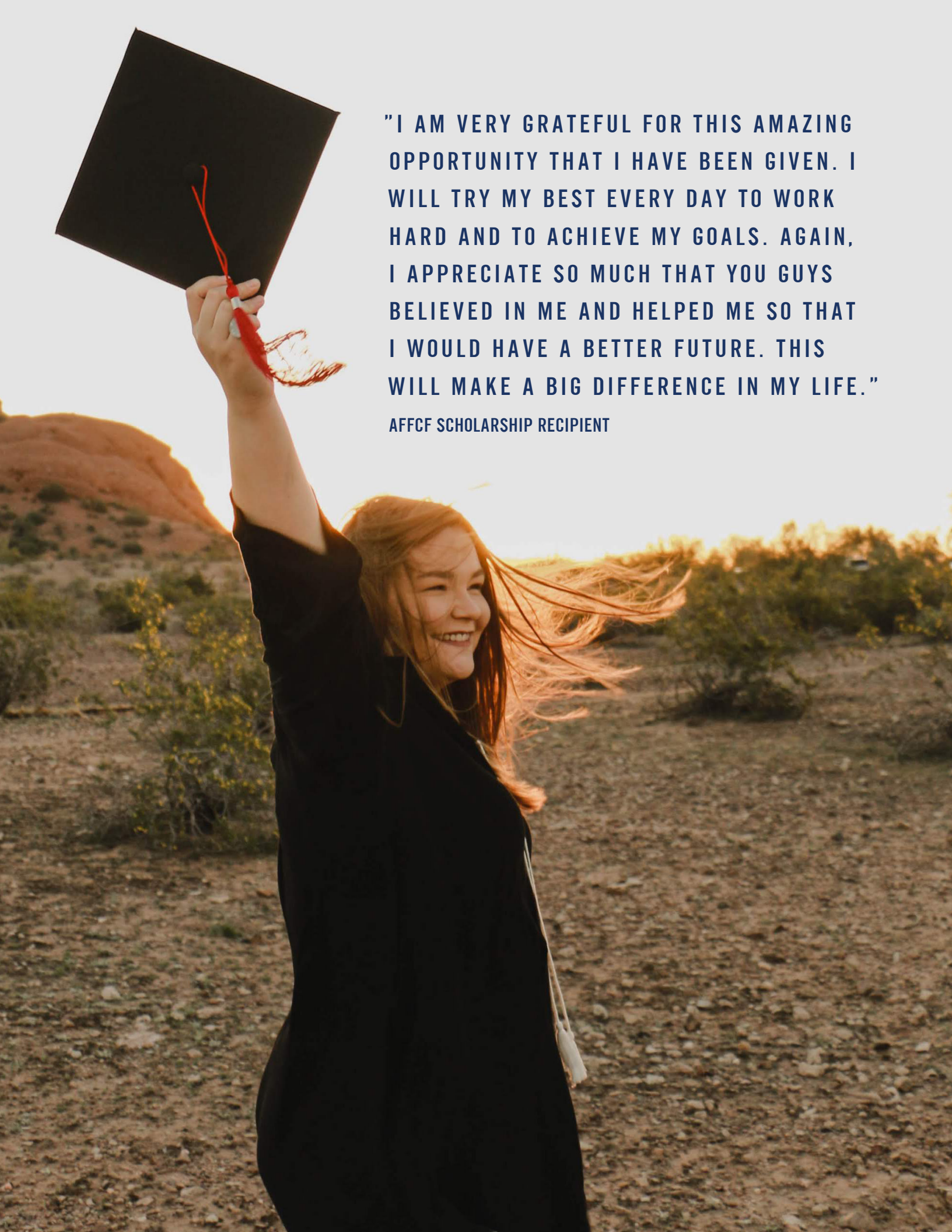
Obtaining a high school diploma or certificate of high school equivalence (GED) is the first step to accessing post-secondary education and a career that pays a sustaining wage.

Education after high school is an important step toward supporting yourself.

Average Salaries



Think about this THE AVERAGE FAMILY INCOME FOR ARIZONA IS \$63,877.



"I AM VERY GRATEFUL FOR THIS AMAZING OPPORTUNITY THAT I HAVE BEEN GIVEN. I WILL TRY MY BEST EVERY DAY TO WORK HARD AND TO ACHIEVE MY GOALS. AGAIN, I APPRECIATE SO MUCH THAT YOU GUYS BELIEVED IN ME AND HELPED ME SO THAT I WOULD HAVE A BETTER FUTURE. THIS WILL MAKE A BIG DIFFERENCE IN MY LIFE."

AFFCF SCHOLARSHIP RECIPIENT

Contents

Arizona Friends of Foster Children Foundation (AFFCF) hopes that this guide will be useful to you! If you have any questions, contact information for the resources mentioned is listed throughout this guide. AFFCF is always able to answer any questions you may have or connect you to the right person.

Arizona Friends of Foster Children Foundation (AFFCF)

Erika Klotz, Post-Secondary Program Coordinator

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SECTION 1:

WHAT ARE MY OPTIONS AFTER HIGH SCHOOL OR GETTING MY GED?

| | |
|--|---|
| What does Post-Secondary mean? | 2 |
| Which Post-Secondary option is best for me? | 2 |
| What kinds of Post-Secondary programs are available? | 3 |
| How do I apply? | 4 |

SECTION 2:

HOW WILL I PAY FOR MY EDUCATION?

| | |
|--|----|
| Financial resources available to youth who were in foster care | 6 |
| What is the difference between a grant and a loan? | 7 |
| Which financial resources apply to me? | 8 |
| I was in foster care before I turned 13 | 10 |
| I was in foster care when I was 13, 14, or 15 | 10 |
| I was in foster care between ages 16 and 18 | 10 |
| I turned (or will turn) 18 while in foster care | 11 |

SECTION 3:

HOW WILL I PAY FOR MY LIVING COSTS?

| | |
|--|----|
| How can I receive additional support until age 21? | 12 |
| Budgeting | 14 |
| Financial Resources | 14 |
| Employment | 14 |
| Employment Resources | 15 |
| Housing | 15 |
| Housing Resources | 16 |

SECTION 4:

WHO CAN I TURN TO FOR SUPPORT?

| | |
|---|----|
| Bridging Success (Maricopa Community Colleges) | 17 |
| Bridging Success (Arizona State University) | 17 |
| Fostering Success (University of Arizona) | 17 |
| Blavin Scholars (Northern Arizona University) | 17 |
| Fostering Advocates (Resources for Older Youth) | 18 |
| Parenting Resources | 18 |
| LGBTQ Resources | 18 |
| Jewish Family and Children's Services (JFCS) | 18 |
| Foster 360 | 18 |
| Mental Health/Domestic Violence Resources | 19 |

APPENDIX A: HIGH SCHOOL

| | |
|--|----|
| High School Diploma | 19 |
| Credit Recovery | 19 |
| General Education Diploma (GED) | 19 |
| College Readiness - First Star Program | 20 |

APPENDIX B: SCHOLARSHIPS

20

APPENDIX C: RESOURCES FOR UNDOCUMENTED AND DACA STUDENTS

21

SECTION 1: WHAT ARE MY OPTIONS AFTER HIGH SCHOOL OR GETTING MY GED?

What does Post-Secondary education mean?

Post-secondary education refers to any education that you pursue after completing high school or earning your GED. It means that you are further educating yourself to prepare yourself for a career.

Post-secondary education can be as short as eight weeks if you pursue a certificate program or up to several years in length if you pursue a degree; it depends on what you study.

This guide will help explain the differences between different post-secondary programs.

Which Post-Secondary option is best for me?

There are a lot of factors to consider in choosing which Post-Secondary option would be best for you.

- 1) What interests you?
- 2) Do you enjoy being in school and learning?
- 3) How much time do you want to invest in your post-secondary education?
- 4) Do you want to earn a college degree?
- 5) What kind of income would you like to earn for your future financial stability?

The below website has a College and Career Guide available to download, which has a lot of information about different careers. It can be useful to help you match up the type of career you may be interested in with the type of education it requires.

<https://highered.az.gov/college-career-guide>

The Bureau of Labor and Statistics website can also help you see what types of careers exist and the type of education they require.

<https://www.bls.gov/ooh/home.htm>

What types of Post-Secondary programs are available?

| | PROGRAM LENGTH | ADMISSION REQUIREMENTS | CERTIFICATE / DEGREE ATTAINED | POSSIBLE CAREER OPTIONS | POTENTIAL EARNINGS |
|--|--|--|-------------------------------|--|--|
| CERTIFICATE PROGRAMS (VOCATIONAL TRAINING) | 8 WEEKS TO 2 YEARS MOST ARE SHORT-TERM TRAINING (LESS THAN 1 YEAR) LEADING TO IMMEDIATE EMPLOYMENT | MOST REQUIRE HIGH SCHOOL DIPLOMA OR GED | CERTIFICATE | MEDICAL, NURSING, OR DENTAL ASSISTING, AIR CONDITIONING & REFRIGERATION, AUTO BODY, WELDING, ADMINISTRATIVE ASSISTANT, EMT, COURT REPORTER | VARIES, DEPENDING ON CAREER FIELD |
| ASSOCIATE DEGREE (COMMUNITY COLLEGE) | 2 YEARS (ATTENDING FULL-TIME) OR UNTIL EARN 60 CREDIT HOURS | MUST MEET COMMUNITY COLLEGE ADMISSION REQUIREMENTS | ASSOCIATE DEGREE | DENTAL HYGIENIST, PHYSICAL THERAPIST TECHNICIAN, CARDIOVASCULAR TECHNICIAN, RESPIRATORY THERAPIST, DIAGNOSTIC MEDICAL SONOGRAPHER, WEB DEVELOPER | \$41,496/YEAR (AVERAGE BASED ON BUREAU OF LABOR DEPARTMENT STATISTICS) |
| ASSOCIATE DEGREE TO TRANSFER TO A BACHELOR'S DEGREE (COMMUNITY COLLEGE TO 4-YEAR COLLEGE OR UNIVERSITY) | 2 YEARS (ATTENDING FULL-TIME) TO EARN ASSOCIATE DEGREE FOLLOWED BY 2 YEARS (ATTENDING FULL-TIME) TO EARN BACHELOR'S DEGREE | MUST MEET COMMUNITY COLLEGE ADMISSION REQUIREMENTS MUST COMPLETE ONE OF THREE ARIZONA GENERAL EDUCATION CURRICULUM (AGEC) BLOCKS AS PART OF YOUR ASSOCIATES DEGREE PASSING THE AGECE BLOCK WITH A 2.5 GPA GUARANTEES YOU ADMISSION INTO ASU, UA, OR NAU. | BACHELOR'S DEGREE | ENGINEER, NURSE (REGISTERED NURSE), TEACHER, CERTIFIED PUBLIC ACCOUNTANT, AIRLINE PILOT, FINANCIAL MANAGER, SALES MANAGER, SOFTWARE DEVELOPER, CONSTRUCTION MANGER, SOCIAL WORKER, DATABASE ADMINISTRATORS | \$59,124/YEAR (AVERAGE BASED ON BUREAU OF LABOR DEPARTMENT STATISTICS) |
| BACHELOR'S DEGREE (4-YEAR COLLEGE OR UNIVERSITY) | 4 YEARS (ATTENDING FULL-TIME) OR UNTIL EARN AT LEAST 120 CREDIT HOURS | ARIZONA PUBLIC UNIVERSITIES REQUIRE STUDENTS TO TAKE 4 YEARS OF MATH, 4 YEARS OF ENGLISH, 3 YEARS OF LAB SCIENCES, 2 YEARS OF SOCIAL SCIENCES, 2 YEARS OF THE SAME FOREIGN LANGUAGE AND 1 YEAR OF FINE ARTS OR CAREER AND TECHNICAL EDUCATION (CTE) IN HIGH SCHOOL. IF YOU ARE AN ARIZONA RESIDENT, COMPLETE THE REQUIRED CLASSES IN HIGH SCHOOL, AND GRADUATE IN THE TOP 25% OF YOUR CLASS, IT IS LIKELY THAT YOU WILL BE ADMITTED TO ASU, UA, AND/OR NAU. | BACHELOR'S DEGREE | ENGINEER, NURSE (REGISTERED NURSE), TEACHER, CERTIFIED PUBLIC ACCOUNTANT, AIRLINE PILOT, FINANCIAL MANAGER, SALES MANAGER, SOFTWARE DEVELOPER, CONSTRUCTION MANGER, SOCIAL WORKER, DATABASE ADMINISTRATORS | \$59,124/YEAR (AVERAGE BASED ON BUREAU OF LABOR DEPARTMENT STATISTICS) |

BUREAU OF LABOR STATISTICS (BLS)

More information

PREPARING TO ATTEND ASU, UA, OR NAU: <http://startnow.arizona.edu>

TRANSFERRING FROM A COMMUNITY COLLEGE TO A FOUR-YEAR COLLEGE OR UNIVERSITY: www.aztransfer.com

How to apply and enroll in a community college

The below steps are for enrolling in the Maricopa Community Colleges; however, other community colleges have similar processes.

1. Complete the FAFSA.

- Please see more information about the FAFSA on page 5 and in Section 2, "How will I pay for my education?"

2. Apply online or in person

- Create MEID account and apply for admission (maricopa.edu/admissions) — do not lose your login information or you will not be able to enroll!
- Submit proof of identification to the college where you have applied (must be a government-issued ID).
- Submit official education transcript (if applicable), i.e., high school and/or college/university. Get these BEFORE summer break begins.

3. Take the placement test (maricopa.edu/testing)

- The placement test is untimed and FREE.
- Bring your government-issued photo ID on the day of testing.

4. Seek academic advisement

- Advisers will help identify courses and create an educational plan to meet your academic goals.
- Schedule an advisement session at www.maricopa.edu/advisement. Individual or group advisement may vary from college to college. Check your college for details.
- Ask your adviser about college success classes, associate degrees, certificates, transfer options, resources, and services.



5. Register for classes

You can register for classes at:
www.maricopa.edu/register

6. Attend New Student Orientation

7. Pay Tuition and Fees

- Monitor your student center for current balance and pay on or before due date.
- Explore payment options at www.maricopa.edu/paying-for-college.

Questions? Consult with your community college academic adviser or, if you are applying to a Maricopa Community College, contact Sam Garman with the Bridging Success program.

Sam Garman

Bridging Success Project Coordinator
sam.garman@domail.maricopa.edu
(480) 731-8093

How to apply and enroll at a four-year college or university

1. Complete the FAFSA

- The FAFSA opens on October 1 each year.
- The best time to complete it is the fall of your senior year or the fall before earning your GED. Even though you may not have applied to colleges yet, it is best to complete the FAFSA by November 1, since some schools have priority FAFSA deadlines in November.
- On the FAFSA, you can choose all of the colleges that you want your financial information to be sent to (all of the colleges you are thinking of applying to).
- Example: If you are planning on starting college in fall 2021, you would fill out the 2021-2022 FAFSA form in the fall of 2020.
- If you were in foster care any time after you turned 13, you should answer the questions on the FAFSA about having been in foster care, which will classify you as an independent student. This means that no one else's financial information will be counted, just yours.
- *For more information about financial aid, please see "Section 2: How will I pay for my education?"*

2. Complete college applications (usually done online)

- Complete applications to all of the colleges you are interested in attending.
- You will typically need two letters of reference from previous teachers — request those BEFORE you start the application. College applications are typically due in November or December of your senior year, so it is best to request letters of reference at the beginning of your senior year.
- Have your high school and/or college transcripts on hand when doing the application.
- Allow at least 30 minutes to complete an application.
- During the application process, you will create an account — save your login information because this will be needed to go through the admissions process.

3. Follow through with these next steps

- Complete applications for scholarships
- Be accepted to college(s).
- Compare financial aid offers.
- Decide which school you will attend.
- Register for orientation.
- Pay your enrollment deposit (this can be deferred and paid out of financial aid funds when school starts, if need be).
- Submit your immunization records.
- Sign up for campus housing, if you plan to live on campus (important to think about the cost).
- Continue to check your email and log in to your student account for updates.

Questions? If you are planning on attending ASU or UA and need assistance with the application process, you can contact either the Bridging Success Program (support for youth who were in foster care at ASU) or the Fostering Success Program (support for youth who were in foster care at UA).

Justine Cheung

Bridging Success Program Coordinator
bridgingsuccess@asu.edu
(602) 496-0054

Dani Carrillo

Fostering Success Program Coordinator
danicarrillo@email.arizona.edu
(520) 626-5710



SECTION 2: HOW WILL I PAY FOR MY EDUCATION?

Financial resources for youth who were in foster care

All youth who were in foster care should complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is an application form that allows you to send your financial information to the colleges that you are interested in attending. The FAFSA allows colleges to have your information, so if you apply and are accepted, they can make you a financial aid offer based on your needs.

Listed below are great organizations that can help you complete the FAFSA, provide you with information about colleges, and give you resources about applying, scholarships, and more!

College Depot — Phoenix Public Library — 1221 N. Central Ave., Phoenix, AZ 85004 — (602) 261-8847

Regional College Access Center — 930 E. Broadway Blvd., Tucson, AZ 85719 — (520) 670-0055

Northern Arizona College Resource Center — 1124 S. Knoles Dr., Flagstaff, AZ 86001 — (928) 523-1803

Completing the FAFSA determines if you are eligible for the different types of federal student aid. When you complete the FAFSA, you send your financial information to all of the schools that you are interested in applying to. Schools can also determine if you meet their criteria for aid that they offer. If you are accepted, the school's Financial Aid office will offer you a Financial Aid package, based on the information you submitted on the FAFSA.

The Financial Aid package can offer any or all of the following:

- 1) Federal grants — based on need, such as the Pell Grant
- 2) Institutional aid — grants or scholarships offered to you by the college/university
- 3) Federal work-study offer — a federally funded job offer on or near campus
- 4) Federal student loans offers — offers to borrow money from the federal government

You choose what financial aid you want to accept and what you do not. You are under no obligation to accept a loan if you do not want or need it.



What is the difference between a grant and a loan?

A grant is “free money,” money that you do not typically have to pay back. The only reason why you may need to repay a grant is if you are not making Substantial Academic Progress (SAP) or drop out.

A loan is money that you borrow with the expectation that you will pay it back. Not only do you have to pay the money back, you are also charged interest on the money, so you have to pay it back plus a certain percent more in interest.

Student loans may be necessary to help finance part of your education, depending on where you study and what the costs are. If you absolutely need to take out a loan, federal subsidized student loans are the best kind to have to take out, for the following reasons:

- They do not charge you interest on the amount you borrow while you are in college.
- You do not have to make payments on them until after you graduate.
- They offer flexible repayment plans.
- They have lower interest rates than private loans.

Private student loans often have higher interest rates, and those rates may not be fixed. That means that the rates could increase, making it cost even more to pay the loan back. Always be wary of an institution (such as a bank or a credit card company) that is trying to pressure you into taking out a loan. They are trying to make money off you, not help you!

The biggest thing to remember about loans is that you have to pay them back and with interest. This means that if, for example, you take out \$5,500 in a student loan, you may actually end up paying more than \$8,000 by the time you pay it all back. Loans are serious responsibilities, and you want to make sure you earn your certificate or degree so you can have a job that pays well after you graduate. That will make it easier to pay the loan and interest back over time.

Which financial resources apply to me?

There are different resources available depending on what age you were in foster care. The following pages will provide you with more details about the resources available to you based on the age you were in foster care and a description of each resource. Depending on the information you provided on the FAFSA and your course of study, your school may also offer you other federal grants in addition to the Pell grant and/or a work-study job.

I WAS IN FOSTER CARE BEFORE I TURNED 13



I WAS IN FOSTER CARE WHEN I WAS 13, 14, OR 15



I WAS IN FOSTER CARE BETWEEN AGES 16 AND 18



I TURNED (OR WILL TURN 18) WHILE IN FOSTER CARE



PELL GRANT*



EDUCATION AND TRAINING VOUCHER (ETV) FUNDS*



ARIZONA TUITION WAIVER*



AFFCF SCHOLARSHIP



AFFCF PENSION FUND



OTHER SCHOLARSHIPS

* The Pell Grant, Education and Training Voucher (ETV) funds, and the Arizona Tuition Waiver are only awarded to students who were in foster care at the above ages, who are residents of Arizona (ETV funds and Arizona Tuition Waiver), and who are U.S. Citizens or qualified non-citizens. For more resources for undocumented and DACA students, please see Appendix C.

● What is the Pell grant?

Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a Bachelor's Degree. A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances, such as a student not making Substantial Academic Progress (SAP). It is very likely that a student who was in foster care after turning 13 and is a U.S. citizen or eligible non-citizen will qualify for a Pell grant.

Amounts for the Pell grant change yearly. The maximum Federal Pell Grant award (for full-time students) is \$6,095 for the 2018-2019 school year (\$3,048 per semester). A full-time student means that you take at least 12 credit hours (usually four classes each worth three credits).

Part-time students can still receive the Pell grant; the amount awarded depends on the number of credits they take. Since the Pell grant is only available for a total of 12 semesters (or until earning a Bachelor's degree), you may need to do some financial planning if you do not plan to attend full time.

It may be the case that you have to work while you are in school. If you need to work and are a part-time student, if you are able to take 9 credit hours and still do well in your classes, that would be better than taking fewer credits. As time goes on, you may reach a point when you still have classes to take toward your degree, but no longer have the support of the Pell grant if you have already received it for 12 semesters.

Please find more information in Section 3: "How will I pay for my living costs?"

● What are Education and Training Voucher (ETV) funds?

If you were in foster care in Arizona when you were age 16 or older, ETV funds are additional funds available to assist with education and living expenses. The funds can be applied to the costs of an accredited college or a vocational program that is more than a year in length.

If you are a U.S. citizen or qualified non-citizen and do not have personal assets over \$10,000, you are likely

to be eligible for Education and Training Voucher (ETV) funds. These are federal funds of up to \$5,000 per year (\$2,500/semester) to pay for qualified school-related expenses.

You will need to apply for ETV funds July 1 (or shortly after) before you start school and reapply every July 1 (or shortly after) while you are studying. The ETV portal is found at:

<https://www.fc2sprograms.org/arizona/>

There are three ETV coordinators for Arizona, one of whom you will be assigned to once you apply for ETV funds. If you have further questions about ETV, please contact:

Email: az@statevoucher.org / Phone: (855) 220-8200 / Angel Glad — aglad@statevoucher.org / Enrique Flores — eflores@statevoucher.org / Anna Vindiola — avindiola@statevoucher.org

● What is the Arizona Tuition Waiver?

If you were in foster care in Arizona when you were age 16 or older, meet the requirements for ETV funds, and you are attending one of Arizona's public colleges or universities, you may be eligible for the Arizona Tuition Waiver. This means that, if you are attending a public college or university, if you still have a tuition balance after the Pell grant and any other scholarships that the school awarded you are applied, it will be covered by the Arizona Tuition Waiver.

The Arizona Tuition Waiver only covers the cost of tuition, not room and board (housing and meal plan costs).

The Arizona Tuition Waiver applies mostly to students who are studying at ASU, UA, or NAU. Typically, community college tuition is fully covered by the Pell grant, so the Arizona Tuition Waiver is not needed.

● What is the AFFCF Scholarship Program?

If you turned 18 in foster care in Arizona and are enrolled in college, you are eligible to apply for the AFFCF Scholarship Program. You cannot be older than age 24 and you have to have a minimum cumulative GPA of 2.0 to apply.

Applications are accepted every June and December (prior to the fall and spring semesters). The initial application process includes writing a personal essay and getting two letters of recommendation, including one from an academic reference. It is important to ask a teacher or professor for the recommendation well ahead of when the application is due.

Once a student is accepted into the program, he or she can renew the scholarship for up to a total of 10 semesters of undergraduate study.

The scholarship is \$2,500/semester for students at the university level (minimum cumulative GPA of 2.5), \$1,000/semester for university students with cumulative GPAs between 2.0 and 2.5, and \$1,000/semester for community college students with minimum cumulative GPAs of 2.0.

For more information, please visit the below website:

www.affcf.org/scholarship

● What is the Penson Fund?

If you turned 18 in foster care in Arizona and are enrolled in college or a certificate program (vocational training), you are eligible for the Penson Fund up until your 21st birthday.

The Penson fund is an emergency fund for youth that provides assistance while they continue to advance their studies. Students can apply to the Penson Fund using the online application form.

There are several categories that are especially helpful to students:

- Laptop, books, school supplies, tutoring

If a student is enrolled in a certificate (vocational) program and needs tuition assistance, he or she can apply for tuition assistance (up to \$1,000) through the Penson Fund.

To review the Penson Fund award categories and guidelines, please visit the below website:

www.affcf.org/penson

I was in foster care before I turned 13:

If you were in foster care before age 13 and were either reunified with your biological family, adopted, or had a legal guardian appointed to you, you are considered a “dependent student”.

That means that your parents' or guardians' financial information will be taken into consideration when you complete the FAFSA. You are considered to be a dependent of your parent or guardian. You should complete the FAFSA, however the type of financial aid you will be eligible for will be based on your parents' or guardians' income and your family size. You may still be eligible for the Pell grant and/or other federal financial aid, however because eligibility varies from family to family, that is why the Pell grant is not listed for this age category in this guide.

There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

Financial resources available:

● **Other scholarships** *Please see Appendix B for more details.*

I was in foster care when I was 13, 14, or 15:

If you were in foster care when you were 13, 14, or 15, you will be considered an independent student.

That means that, if you were reunified with your biological family, adopted, or had a guardian appointed to you when you were 13, 14, or 15, your parents' or guardians' financial information will not be taken into consideration when you complete the FAFSA. Because of this, you will likely be eligible for the Pell grant and other financial aid.

There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

Financial resources available:

● **Pell grant** *Please see page 8 for more details.*

● **Other scholarships** *Please see Appendix B for more details.*

I was in foster care between ages 16 and 18:

If you were in foster care between the ages of 16 and 18, you will be considered an independent student.

That means that, if you were reunified with your biological family, adopted, or had a guardian appointed to you when you were between the ages of 16 and 18, your parents' or guardians' financial information will not be taken into consideration when you complete the FAFSA. Because of this, you will likely be eligible for the Pell grant and other financial aid options.

You will also be likely eligible for ETV funds and the Arizona Tuition Waiver. There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

If you were reunified with your biological family, were adopted, or had a guardian appointed to you, another resource that you can take advantage of while you are 18, 19, or 20 is the Transitional Independent Living Program (TILP). You are also eligible for TILP in Arizona if you were in foster care in another state between the ages of 16 and 18. *To learn more, please see the Section 3, “How can I receive additional support up until age 21?”*

Financial resources available:

- **Pell grant** *Please see page 8 for more details.*
- **Education and Training Voucher (ETV) Funds** *Please see page 8 for more details.*
- **Arizona Tuition Waiver** *Please see page 9 for more details.*
- **Other scholarships** *Please see Appendix B for more details.*

I turned (or will turn) 18 while in foster care:

Turning 18 may seem scary. Did you know that in Arizona, you can voluntarily choose to keep your case open with the Department of Child Safety (DCS) up until you turn 21? While you are legally an adult, there are still a lot of resources available to you up until you turn 21, if you keep your case open.

The best way to take advantage of those resources is to sign a voluntary agreement with DCS. To learn more, please see the next section “How can I receive additional support until age 21?”

If you do not wish to keep your case open with DCS after turning 18, one resource that you can take advantage of while you are 18, 19, or 20 is the Transitional Independent Living Program (TILP). *To learn more, please see the Section 3, “How can I receive additional support up until age 21?”*

You will be considered an independent student. That means that your parents’ or guardians’ financial information will not be taken into consideration when you complete the FAFSA. Because of this, you will be eligible for the Pell grant and other financial aid options.

You will also likely be eligible for ETV funds, the Arizona Tuition Waiver, the AFFCF Scholarship, and the Penson Fund.

There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

Financial resources available:

- **Pell grant** *Please see page 8 for more details.*
- **Education and Training Voucher (ETV) Funds** *Please see page 8 for more details.*
- **Arizona Tuition Waiver** *Please see page 9 for more details.*
- **AFFCF Scholarship** *Please see page 9 for more details.*
- **AFFCF Penson Fund** *Please see page 9 for more details.*
- **Other scholarships** *Please see Appendix B for more details.*



SECTION 3: HOW WILL I PAY FOR MY LIVING COSTS?

How can I receive additional support until age 21?

If you turn 18 while in foster care, you may think that you have to leave foster care when you turn 18. However, in Arizona, the Department of Child Safety (DCS) offers a voluntary extended foster care program for adults from age 18 up to age 21.

When you turn 18, you are legally an adult and can make your own choices. If you choose to keep your case open with DCS, there are a lot of resources available to you up until you turn 21. You can decide if you want to keep your case open with DCS and for how long.

If you would like to keep your case open and take advantage of additional resources, you will work on a new case plan with your caseworker when you get close to turning 18. This is called the **voluntary agreement**.

Signing the voluntary agreement means that you will continue to have an open case with DCS and continue to work with a caseworker. You and your caseworker will develop goals every six months and you will work toward those goals, usually education or employment-related. It is OK if your goals change, you can work with your caseworker to update your plan so that you can continue to have the support you need to be successful.

After signing the voluntary agreement, even though your case is still open with DCS, it is different than when you were a ward of the state. You will not have to go to court dates.

What are the benefits of signing the voluntary agreement?

- You can get continued support from your caseworker and DCS until you turn 21.
- You can receive Education Incentives from DCS for completing educational programs, earning a degree, or earning a certain number of college credits before you turn 21.

- You can still live in a group home or foster home, should you choose to, until you are ready to move to a more independent setting, like an apartment. Some group homes, such as North Star Independent Living Services, LLC in Phoenix, are set up more like apartments than a house. North Star Independent Living Services, LLC offers furnished apartments to youth, usually several youth share an apartment. This type of group home is specifically focused on providing older youth with stable housing until they are ready to transition to independence.
- You can receive financial assistance if you choose to live on your own, which is referred to as the “Independent Living Subsidy Program (ILSP)”.
 - You have to be participating in an approved schedule of activities that you develop with your caseworker in your case plan to be eligible for the ILSP.
 - The ILSP starts at \$715/month and decreases by \$50 every six months until you turn 21.
 - You can receive “Start Up Funds” twice from DCS to help you with moving costs if you move.

More information at:

<https://www.fosteringadvocatesarizona.org/>

What support can I get if I do not want to sign the voluntary agreement, I exited foster care before I turned 18, or I was in foster care before I turned 18 in another state?

If you choose not to sign the voluntary agreement when you turn 18, if you exited foster care between ages 16 and 18 (were reunited with your biological family, were appointed a guardian, or were adopted), or if you were in foster care in a state other than Arizona between ages 16 and 18, you can take advantage of the Transitional Independent Living Program (TILP) prior to turning 21.

You will work with an Arizona’s Children Association Independent Living Specialist to get advice and assistance on life decisions. Some financial help may be available for school-related expenses, job searches and housing costs. You can work with the TILP program more than once, since you may have different needs at different ages.

You can sign up for TILP by calling Arizona’s Children Association at (480) 247-1413 or by e-mailing YAS@arizonaschildren.org

More information at:

<https://www.fosteringadvocatesarizona.org/>

What if I did not sign the voluntary agreement, but now realize I should have?

If you realize that you could benefit from the voluntary agreement and are still under the age of 21, participating in TILP is the first step towards being able to sign the voluntary agreement to re-open your case with DCS. You must participate with TILP prior to having the opportunity to sign the voluntary agreement if you did not sign it when you turned 18.

You can sign up for TILP, by calling Arizona’s Children Association at (480) 247-1413 or by e-mailing YAS@arizonaschildren.org

Visit: <http://www.fosteringadvocatesarizona.org/>

“I’M TRYING
NOT TO PANIC
BUT I DON’T
KNOW WHAT
ELSE TO DO.”

PENSON FUND RECIPIENT

BUDGETING

Once you turn 18, there are a lot of changes that will happen, but one of the biggest ones is the you may be budgeting for yourself for the first time.

If you sign a voluntary agreement with DCS, one housing option that you may want to consider is a group home to help you transition to independence. Your rent and food would be paid for by DCS, which means that you would not have to worry about something happening and being unable to pay rent and risk not having stable housing.

If you choose to live in non-DCS housing, there are three very important things to remember:

1) Being stable financially and having stable housing will help you focus on your future.

2) Make a budget and stick to it.

You only have a certain amount of money that you are able to spend. That is called your income. You will have a lot of things to pay for, which are called your expenses. Your income should be **greater** than your expenses. When students have financial difficulties, it is usually for one of two reasons:

- Their expenses are more than their income.
- They had a loss of income, like losing a job, which makes it harder to pay their expenses.

3) If you get into trouble financially, work to make things right as soon as possible!

You may get into a financial difficulty, but the important thing is to address it right away before late fees and other consequences make a difficult situation even worse.

FINANCIAL RESOURCES

Opportunity Passport

If you live in Maricopa County, you can take part in the Opportunity Passport program any time between the ages of 14 up to when you turn 26. The Opportunity Passport program is a series of financial literacy classes for youth who were in foster care after age 14. Once you complete them, you are eligible to participate in a matched savings program.

www.fosteringadvocatesarizona.org/what-is-opportunity-passport

Financial literacy classes

Arizonans for Children

www.arizonansforchildren.org

Advocacy, Support, and Assistance

www.asanow.org

Penson Fund

If you turned 18 the foster care system in Arizona and are in school (certificate program or college), you are eligible for the Penson Fund up until your 21st birthday. The Penson Fund is designed to help address a financial difficulty right when you experience it so it does not become a bigger problem and negatively affect you or your education. There are also supports for helping pay for things that you need to help your education go right. Please see the below website for the guidelines and more information:

www.affcf.org/penon

EMPLOYMENT

Whether you go to school full time or part time, depending on your circumstances and your expenses, you will likely have to work at least part time while you are in school.

Your expenses can vary greatly depending on where you live, if you are paying for a car and insurance, or if you have other expenses. For people ages 18 to 25, car payments and car insurance are very expensive! Depending on your expenses, you can decide which option for employment is best for you.

Work-study

When you complete the FAFSA, it is a good idea to answer “yes” to the question about being considered for a work-study job. If you are eligible for work-study, based on your FAFSA, it means that you can be offered a job on campus or near campus.

Work-study jobs are ideal for students because your employer knows that you have a school schedule to work around and you will be working on or close to your school’s campus. Work-study jobs typically pay less than regular jobs, since they are part of financial aid.

Take a look at your budget and other income sources to determine whether having a work-study job will provide enough income for you to meet your needs. If you do not want to accept a work-study job when it

is offered to you on your financial aid package, you do not have to.

Part-time or full-time work

If you have a greater need for income while you are in school, based on your expenses, you can pursue a part-time or even full-time job. Either way, make sure your employer knows that you are in college.

If you need a job to help pay for your expenses and stay stable, it is also important that you are committed to your job. Arrive on time, try to call in sick only when absolutely necessary, and be sure you know what the sick policy is. You do not want an unexpected illness to cost you your job and put you at risk financially.

If you are in a position where you are able to save money from your employment after you pay all of your expenses, it would be best to participate in the Opportunity Passport program to work to save money and have it matched toward future life needs.

EMPLOYMENT RESOURCES

AFFCF Keys to Success Program

If you are in foster care and are at least 16 years old or turned 18 in foster care, live in the Phoenix metro area, and are under the age of 21, you can apply to AFFCF's Keys to Success program. The Keys to Success program offers the ability to work with an employment development specialist and a career development specialist to focus both on your short-term goals (employment) and your long-term goals (career).

www.affcf.org/keys

Arizona at Work

Arizona at Work is a workforce development program and offers a lot of resources for finding employment.

www.arizonaatwork.com/

Arizona Center for Youth Resources

Arizona Center for Youth Resources is a workforce development program for youth ages 16 to 24.

<https://acyraz.org/>

Chicanos por la Causa Engagement Center

Chicanos por la Causa hosts job fairs and provides resources for applying for jobs.

Desert Sky Mall
3710 W. Camelback Rd.
Phoenix, AZ 85019

If you are interested in working as a bilingual banker (Spanish-English) or working in customer service (not required to be bilingual), please visit the below website to sign up for training.

<https://www.bilingualbanker.com>

Opportunities for Youth

Helps youth ages 16 to 24 in Maricopa County who are neither working nor in school reengage in employment or education.

<https://oppforyouth.org/>

HOUSING

One decision that you will need to make is about where you will live while you are going to school. It depends on your comfort level, circumstances, and amount you are able to work. There are several housing options available.

Foster home

If you sign a voluntary agreement with DCS, your foster family may be able to have their home licensed to care for you, please speak to your caseworker.

Group home

If you sign a voluntary agreement with DCS, you could live in a group home after you turn 18. Some group homes, such as North Star Independent Living Services, LLC in Phoenix, are set up more like apartments than a house. North Star Independent Living Services, LLC offers furnished apartments to youth, usually several youth share an apartment. This type of group home is specifically focused on providing older youth with stable housing until they are ready to transition to independence.

Apartment

Whether or not you sign a voluntary agreement with DCS, living in an apartment is a housing option. Apartment rents can range from the \$500s to over \$1,000 per month, so make sure you pick a place you will be able to afford. If you know a reliable, financially stable person with whom you get along, it may make financial sense to have a roommate to share the costs. In addition to rent, you will also have costs such as utilities, food, internet, etc.

On campus

You may want the experience of living in the dorm your first semester or first year at college. Whether or not you sign a voluntary agreement with DCS prior to turning 18, living on-campus is a housing option. However, on-campus housing can be very expensive, so it is important to know how much it will be and how you will pay for it before you sign up to live on campus. You may be able to pool financial aid resources to pay for living costs or may need to work more to afford living on campus. Loans should be an absolute last resort.

HOUSING RESOURCES

Dorm/Apartment set up:

If you are either in foster care or turned 18 in foster care and are under 21, you can apply to AFFCF for assistance with a dorm/apartment setup. The setup does not include furniture or electronics. Please see AFFCF's website for more details.

www.affcf.org/apply

If you turned 18 in foster care and have a need for items for your apartment, you can contact Thrive AZ.

Thrive AZ

(602) 281-6192

www.thriveaz.org

Housing Assistance:

If you turned 18 in foster care, are studying either a certificate program or are in college, and are under the age of 21, you can apply to the Penson Fund for several housing-related items.

- If you find yourself in a financial difficulty, rent assistance is only available once in a 12-month period. It is meant to address an emergency financial situation.
- If you are moving and you have signed the voluntary agreement with DCS, let your caseworker know in advance and you can receive "Start Up Funds" of \$715 on two occasions when you move. These funds can be used for security deposits and other costs associated with moving.
- If you need assistance with a security deposit, you can apply to the Penson Fund for a one-time award. If you have signed a voluntary

agreement with DCS, you would need to use your DCS "Start Up Funds" towards the security deposit first.

www.affcf.org/penson

If you turned 18 in foster care, but do not qualify for the Penson Fund for rent assistance, another organization that may be able to provide additional assistance is:

Foster Your Future

(602) 478-5850

www.fosteryourfuture.org

If you turned 18 in foster care and are facing a situation that may leave you homeless, please contact Thrive AZ to see if they have openings in their Aged Out youth housing:

Thrive AZ

(602) 478-5850

www.thriveaz.org

If you are experiencing homelessness, please contact these organizations:

UMOM New Day Centers / Teen Resource Center

Phoenix, AZ

Phone: (602) 275-7852

www.umom.org

Our Family Services

Tucson, AZ

(520) 323-1708

www.ourfamilyservices.org

Youth On Their Own (YOTO) - for youth in high school

Tucson, AZ

(520) 352-1059

www.yoto.org

Northland Family Help Center

Flagstaff, AZ

(928) 774-4503

www.northlandfamily.org

SECTION 4: WHO CAN I TURN TO FOR SUPPORT?

COLLEGE RESOURCES

Bridging Success - Maricopa Community Colleges

If you are a student at one of the Maricopa Community Colleges, the Bridging Success organization is there to support youth who were formerly in foster care.

Sam Garman

Bridging Success Project Coordinator

sam.garman@domail.maricopa.edu

(480) 731-8093

<https://my.maricopa.edu/support/foster-youth>

<https://sites.google.com/apps.maricopa.edu/champions/home>

Bridging Success - Arizona State University

The Bridging Success program also operates at Arizona State University and has an early start program for incoming freshmen and transfer students.

Justine Cheung

Bridging Success Program Coordinator

bridgingsuccess@asu.edu

(602) 496-0054

<https://students.asu.edu/foster-youth/bridging-success>

<https://students.asu.edu/foster-youth/bridging-success/early-start>

Fostering Success - University of Arizona

The University of Arizona has the Fostering Success program to support students who were in foster care. UA also has an early start program for incoming freshmen that Fostering Success students can participate in, called First Cat.

Dani Carrillo

Fostering Success Program Coordinator

danicarrillo@email.arizona.edu

(520) 626-5710

<https://fosteringsuccess.arizona.edu>

<https://studentsuccess.arizona.edu/first-cats>

Blavin Scholars - Northern Arizona University

The Blavin Scholars program is designed to support youth who were in foster care at NAU. There is also a Blavin Scholarship program.

Timothy Melnick

Blavin Scholars Program Coordinator

Timothy.Melnick@nau.edu

(928) 523-9080

<https://in.nau.edu/blavin-scholars-program>

COMMUNITY RESOURCES

Fostering Advocates Arizona

Fostering Advocates Arizona is for anyone who is thinking about life after they leave foster care, preparing to leave foster care, exploring programs and services in order to reach goals, or regrouping after exiting foster care. Their website is a great resource:

<http://www.fosteringadvocatesarizona.org>

Parenting Resources

It is possible to go to school and be a parent at the same time! The Fostering Advocates website has a great section on parenting resources. From 24-hour helplines you can call with questions to resources about children's activities, there is a lot of information:

<http://www.fosteringadvocatesarizona.org/parenting-resources>

LGBTQ Resources

When you are looking for a supportive, accepting group, there are many resources available:

Out @ ASU — <https://eoss.asu.edu/student-and-cultural-engagement/out-at-asu>

U of A - <https://lgbtq.arizona.edu/>

One n Ten — Phoenix community organization —

<https://oneten.org/>

Living Out Loud AZ —

<https://www.livingoutloudaz.org/>

If you attend a community college, please check for your campus' specific organization.

Jewish Family and Children's Service (JFCS)

JFCS offers services for youth who are in foster care or who were in foster care (ages 16 to 24):

- GED and online education support
- Paid internships
- Life skills training
- Work readiness and job training
- Case management
- Referrals to other departments or agencies

Jewish Family and Children's Service

(602) 279-0084



Foster 360

A program of Mesa United Way and Helen's Hope Chest, Foster 360 is a program designed to promote the physical, mental, and emotional well-being of youth who age out of the foster care system. Their five areas of work are mental and behavioral health, personal empowerment, professional development, educational assistance, and daily life.

Foster360 - Helen's Hope Chest

(412) 259-0003



Mental Health / Domestic Violence

Jewish Family and Children's Service
(602) 279-0084 in Phoenix / (520) 795-0300 in Tucson
<https://www.jfcsaz.org/>

Behavioral Health Services, HIV/AIDS Services, Domestic Violence Victim Assistance

Foster360 – Helen's Hope Chest
Mesa, AZ
(412) 259-0003
<https://www.mesaunitedway.org/helenshope/foster360/>

Service Navigation, Project Management, Life Coaching, Behavioral Health Services, Young Adult Services

Arizona Children's Association
Locations statewide
www.arizonaschildren.org

APPENDIX A: HIGH SCHOOL

Credit Recovery

Credit recovery courses may be available online or in alternative settings and can be scheduled at different times to suit the needs of the student. Speak to your guidance counselor about credit recovery options offered at your high school.

High School Dropout Recovery Program (DPR)

A drop out recovery program is typically a 1 to 2 year program (depending on credits needed) that helps students earn their high school diploma in an alternative setting. There are many schools and organizations that offer drop out recovery programs in person. Please contact Erika Klotz at AFFCF (eklotz@affcf.org) for more information.

There is also an online drop out recovery program, called Grad Solutions: www.iwantmydiploma.com

General Education Diploma (GED)

The General Education Diploma (GED) can be earned by those 16 and older. It is also known as the High School Equivalency (HSE) degree. For students who are at least 16 years old and lacking credits, earning your GED may be a faster option than earning your high school diploma. Please contact Erika Klotz at AFFCF (eklotz@affcf.org) for more information.

There are a lot of resources available to help you study and prepare for the GED tests. If you are currently in foster care or participating in a voluntary agreement with DCS, you can apply to AFFCF for financial assistance to pay for your GED test costs. Please apply at least two weeks prior to the date you anticipate needing to make payment for the GED test.
www.affcf.org/apply

College Readiness

First Star is a national program that helps students in foster care prepare for college while they are in high school. If you are in 8th, 9th, 10th, or 11th grade, you can apply online.

First Star takes place at Arizona State University (ASU), but it prepares students for college no matter where they want to attend.

The program meets one Saturday per month at ASU's Polytechnic campus (Mesa, AZ) and students participate in a three-week experience on ASU's campus each summer. For more information and application requirements, please visit the below website.

<https://eoss.asu.edu/access/first-star-academy>

APPENDIX B: SCHOLARSHIPS

Armstrong Foundation — ASU — specifically for youth who were in foster care. Deadline: mid-March.

The Armstrong Family Foundation Scholarship Program offers up to \$8,000 a year. The scholarship may be renewed annually if the student meets criteria. Must be an Arizona resident, be a U.S. citizen or lawful resident, and have and maintain a cumulative GPA of 3.0.

<https://scholarships.asu.edu/scholarship/1409>

Arizona Community Foundation — application opens in January 2019 — best to apply early.

<https://www.azfoundation.org/Scholarships/InvestinginEducationforArizonasFuture.aspx>

Blavin Scholars — NAU

<https://in.nau.edu/blavin-scholars-program/>

Chicanos por la Causa — different deadlines for ASU and Maricopa Community Colleges.

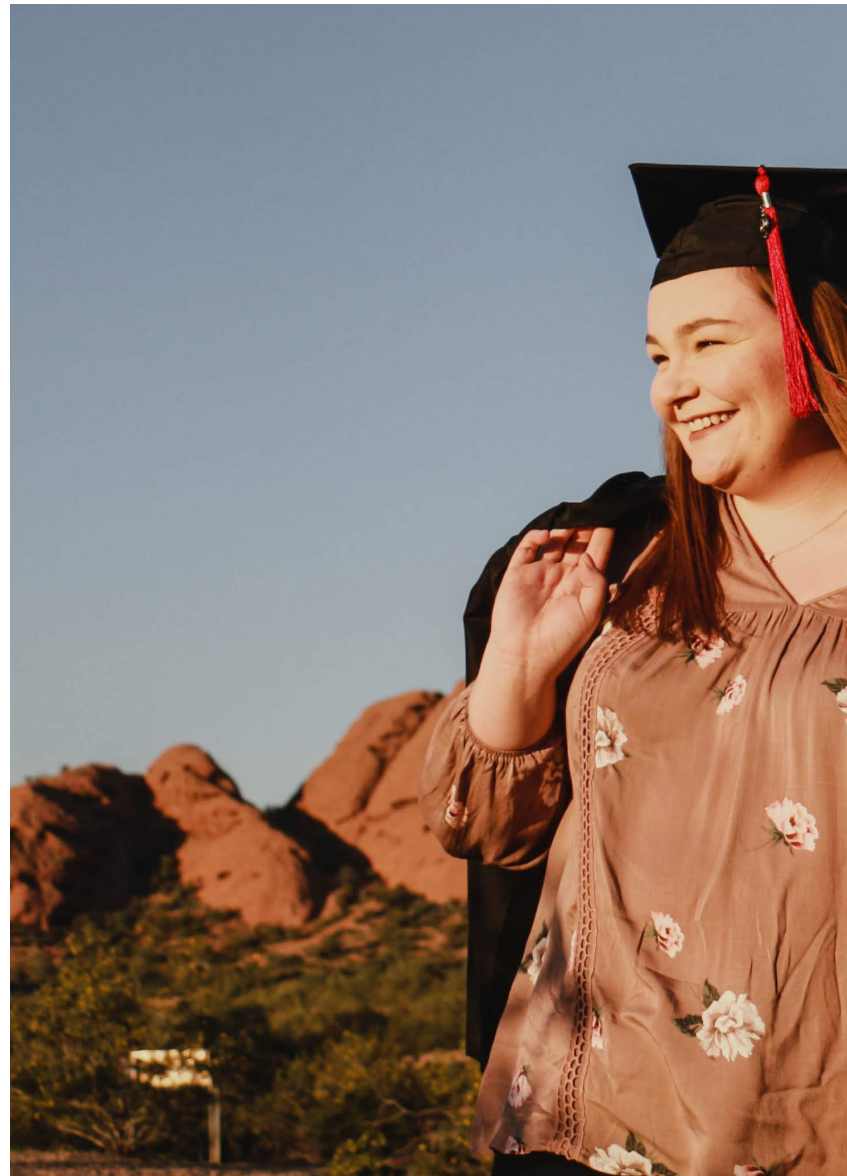
<https://cplc.org/education/scholarships.php>

Children's Action Alliance — an extensive scholarship guide.

<http://azchildren.org/wp-content/uploads/2013/07/Scholarship-Guide.pdf>

College Depot - They have a scholarship page with a lot of great resources!

<https://www.phoenixpubliclibrary.org/collegedepot/Pages/Scholarships.aspx>



College Success Arizona — for incoming freshmen.

Students have to be recommended by a College Success Arizona partner organization. Deadline: early March.

<https://collegesuccessarizona.org/college-success-services/our-scholarships/>

Foster Care to Success — specifically for youth who were in foster care at age 16 or older.

Application period: January 1-March 31

<https://www.fc2success.org/our-programs/information-for-students/>

Hope and A Future Scholarship — specifically for youth who were in foster care and who participated in Hope and A Future's camps or classes.

<https://azhope.com/scholarship-application/>



participating community colleges, as well as scholar support and mentoring.

<https://scholarships.asu.edu/scholarship/571>

Nina Mason Pulliam Scholarship — Maricopa Community Colleges - Deadline: March 1.

<https://my.maricopa.edu/support/nina-mason-pulliam-legacy>

Obama Scholarship — eligibility determined at time of application to ASU — for incoming freshmen who start college the fall immediately after graduating from high school in the spring. Students must submit their FAFSA application by January 1.

<https://students.asu.edu/obama>

Pima Community College Foundation

<https://pima.academicworks.com/>

University of Arizona Scholarships

<https://financialaid.arizona.edu/types-of-aid/scholarships>

APPENDIX C: RESOURCES FOR UNDOCUMENTED OR DACA STUDENTS

Always AZ

Legal/immigration services for women in AZ (602) 248-7055

<http://alwaysaz.org/immigration/>

AFFCF Pension Fund

Financial support for students in college/vocational studies who turned 18 in Arizona (regardless of legal status) up until they turn 21.

www.affcf.org/penson

AFFCF Scholarship Program

Applications accepted for youth who turned 18 in foster care in Arizona (regardless of legal status) in June and December

www.affcf.org/scholarship

Chicanos por la Causa Scholarships

<https://cplc.org/education/scholarships.php>

Maricopa Community College Foundation — Maricopa Community Colleges. Deadline: mid-March.

<http://mcccdf.org/scholarships>

National Foster Parent Association Scholarship — membership in the organization required. This is a scholarship that youth who were adopted can be eligible for. They should apply when they are seniors.

<https://nfpaonline.org/YouthScholarship19>

Nina Mason Pulliam Scholarship — ASU — specifically for youth who were in foster care. Deadline: March 1. The Nina Scholars Program provides financial support toward the cost of attendance for up to 6 years at the participating universities and for up to 4 years at the

College Depot

College Depot is a place with information about different colleges/costs. They have a guide for scholarships for undocumented students, which can be found at the below link:

<https://www.phoenixpubliclibrary.org/collegedepot/Pages/Scholarships.aspx>

Dream Zone

An ASU resource for undocumented students, information on DACA and scholarships:

<https://eoss.asu.edu/access/dreamzone>

Dream Zone Scholarships

<https://eoss.asu.edu/access/dreamzone/resources/scholarships>

Golden Door

Scholarships for DACA students

<https://www.goldendoorscholars.org/>

Immigrants Rising scholarship tool

<https://immigrantsrising.org/resource/applying-for-scholarships/>

My Undocumented Life

<https://mydocumentedlife.org/>

IMMIGRANT RIGHTS / IMMIGRANT SUPPORT ORGANIZATIONS

Aliento AZ

A local support organization that also offers scholarships

<https://www.alientoaz.org/services-1>

Lucha

A local organization promoting immigrant rights

<https://luchaaz.org/>

Puente AZ

A local organization promoting immigrant rights

<http://puenteaz.org/>





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